

**Information to identify the case:**

Debtor 1 Sheila M. Loschiavo-Caruso  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0085**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **District of New Jersey**

Case number: **16-28449-ABA**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sheila M. Loschiavo-Caruso  
aka Sheila M. Loschiavo, aka Sheila M. Caruso

1/13/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Sheila M. Loschiavo-Caruso  
 Debtor

Case No. 16-28449-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

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 Total Noticed: 32

Date Rcvd: Jan 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2017.

db +Sheila M. Loschiavo-Caruso, 28 Red Fox Trail, Sicklerville, NJ 08081-3708  
 cr +QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 516415568 +AMCOL Systems, Inc., Amcol Systems, Inc., Po Box 21625, Columbia, SC 29221-1625  
 516415567 +AMCOL Systems, Inc., Po Box 21625, Columbia, SC 29221-1625  
 516415573 +Attorney General of the U.S., Dept. of Justice, RE: Internal Revenue Service,  
 Constitution Ave & 10th Street NW, Washington, DC 20530-0001  
 516415586 +JMA Landscaping, 2400 Egg Harbor Rd, Lindenwold, NJ 08021-1431  
 516415585 +JMA Landscaping, 327 Lincoln Ave, West Berlin, NJ 08091-1209  
 516415587 +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812  
 516415588 +KML Law Group, PC, 701 Market Stret, #5000, Philadelphia, PA 19106-1541  
 516415592 +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709  
 516415591 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
 516415593 +Mt. Laurel Animal Hospital, 220 Mt. Laurel Rd, Mount Laurel, NJ 08054-9568  
 516415594 Quicken Loans, P.O. Box 830913, Birmingham, AL 35283-0913  
 516415596 #+Stellar Recovery Inc, 1327 Hwy 2 W, Kalispell, MT 59901-3413

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 13 2017 23:39:14 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 13 2017 23:39:11 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516415571 +EDI: AMEREXPR.COM Jan 13 2017 23:23:00 Amex, Correspondence, Po Box 981540,  
 El Paso, TX 79998-1540  
 516415569 +EDI: AMEREXPR.COM Jan 13 2017 23:23:00 Amex, Po Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 516415574 EDI: CAPITALONE.COM Jan 13 2017 23:23:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 516415575 +EDI: CAPITALONE.COM Jan 13 2017 23:23:00 Capital One, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 516415577 +EDI: CHASE.COM Jan 13 2017 23:23:00 Chase Card Services, Correspondence Dept,  
 Po Box 15278, Wilmington, DE 19850-5278  
 516415576 +EDI: CHASE.COM Jan 13 2017 23:23:00 Chase Card Services, Po Box 15298,  
 Wilmington, DE 19850-5298  
 516415578 EDI: DISCOVER.COM Jan 13 2017 23:23:00 Discover Financial, Po Box 15316,  
 Wilmington, DE 19850  
 516415579 +EDI: DISCOVER.COM Jan 13 2017 23:23:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 516415580 +EDI: DCI.COM Jan 13 2017 23:23:00 Diversified Consultant, P O Box 551268,  
 Jacksonville, FL 32255-1268  
 516415580 +E-mail/Text: bankruptcynotices@dcicollect.com Jan 13 2017 23:40:01 Diversified Consultant,  
 P O Box 551268, Jacksonville, FL 32255-1268  
 516415581 +EDI: DCI.COM Jan 13 2017 23:23:00 Diversified Consultant, Dci, Po Box 551268,  
 Jacksonville, FL 32255-1268  
 516415581 +E-mail/Text: bankruptcynotices@dcicollect.com Jan 13 2017 23:40:01 Diversified Consultant,  
 Dci, Po Box 551268, Jacksonville, FL 32255-1268  
 516415584 EDI: IRS.COM Jan 13 2017 23:23:00 IRS, 1040 Waverly Drive, Holtsville, NY 00501  
 516415589 +EDI: CBSKOHLS.COM Jan 13 2017 23:23:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-5660  
 516415590 +EDI: CBSKOHLS.COM Jan 13 2017 23:23:00 Kohls/Capital One, Po Box 3120,  
 Milwaukee, WI 53201-3120  
 516415595 +E-mail/Text: bankruptcyteam@quickenloans.com Jan 13 2017 23:39:43 Quicken Loans Inc.,  
 1050 Woodward Ave, Detroit, MI 48226-1906  
 516418010 EDI: RMSC.COM Jan 13 2017 23:23:00 Synchrony Bank,  
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 516415597 +EDI: TDBANKNORTH.COM Jan 13 2017 23:23:00 TD Bank, 32 Chestnut Street,  
 Lewiston, ME 04240-7799

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516415598 The Sanctuary HOA  
 516415572\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 516415570\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 516415582\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Service, P.O. Box 21126,  
 Philadelphia, PA 19114)  
 516415583\* IRS, Attn: Special Procedures, P.O. Box 744, Springfield, NJ 07081-0744

TOTALS: 1, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 32

Date Rcvd: Jan 13, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 15, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
James Patrick Shay on behalf of Creditor QUICKEN LOANS INC. james.shay@phelanhallinan.com  
Lee Abt on behalf of Debtor Sheila M. Loschiavo-Caruso leeabt2@verizon.net  
Michael Frederick Dingerdissen on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com  
Thomas J Subranni trustee@subranni.com,  
szauber@subranni.com;desk@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7soluti  
ons.com;hinnaurato@subranni.com

TOTAL: 5